App.F.IX-4]

1925-6

File No. G.F. 44-25

Previous References. (G.F.)

Serial Nos. 9 & 12.

G.F. 36-24-24 & 25.

~~G.F. 2912-4/G.F. 44-25-12 dated 28th Nov. 1925~~

Later references.

G.F. 44-25-17 & 21.

Legis 31-27 (1-2)

~~8A 377-27-166. GF~~ 89-52 (1-2).

PRECHECKED Pay 12/9/45

GENERAL & REVENUE SECRETARIAT

Serial Nos. 6

Part B for November 1925

SUBJECT

Forwards draft amendments to the Official Branch Rules in the light of the G.O. No. FL 6452-4/G.F.36-24-25 dated 28th May 1925 withdrawing optimal insurance and requiring if the insurance made already by certain quasi permanent Govt. Depts. officials should be treated as optimal under the tenure of the G.O.

Secn. 12. To The Secretary, Mysore State Life Insurance Committee, Bangalore
The Comptroller to Government
The Compiler, Mysore Gazette

No. FL 2912-4 dated 28th Nov. 1925

Approves the amendments proposed above

Serial No

5. Letter No 3539 dt 21-8-25 from the Secy, Madras Legislative Committee, forwards Madras amendments to the Offl Branches Rules in the light of the Govt Order dt 28-5-25 withdrawing optional character & enjoining upon the nominations made already by Certain Quasi-permanent Govt servants officials shall be treated as optional under the terms of the Govt Order withdrawing the optional character is put up. The amendments proposed are all according to the directions in the Govt Order & may perhaps be approved. They as regards para 2 of the P.R.D, it is stated as follows.

(To Min Govt dt 26-11-25)

(an undesirable interpretation of the Rules perhaps)

2) Nomination in the case of the departments mentioned in the P.R.D has been declared as "optional" as instanced from a "Compulsory. (Vide Govt Order printed in the Rules hence there is no question of its optional character.

(See page 40 of Printed Rules copy)

3) ~~As regards the application of the amended Regulation, Rule mentioned to para 2 of the Select Committee's report and the amended Clause (2) of the Section. In the terms of the, all nominations prior to the passing of the Regulation should be "dealt with under the terms as it stands". According to this terms the nominations made already by the Officials of the depts referred to, & also the fresh~~

Serial No

disciplinary proceedings to be made under the Civil Services (Classification, Control and Appeal) Rules the Contract should be entered into will be free from Government attachment, that is, will not be considered as options for purposes of the amended Rule 52 (1).

(4) But even though the disciplinary proceedings may have been declared as prima facie optional, having been declared so, as stated above, all such appointments made hereafter will not be free from Government attachment. In fine these Servants appointed will not be given access to the Political Branch of the Home Dept.

(5) If agreed, this Secretariat be informed accordingly. If considered necessary, the Secretariat may also be consulted, though the fact of appointments of this kind being optional as contra-distinguished from compulsory is clear from the administrative standpoint.

(6) This point is submitted for orders.

Since the amendments have to be published in the Gazette, orders approving of them may perhaps issue, the orders on the two points raised in Council Table separately by the Secretariat after decision.

Draft orders for orders.

(1) The proposed amendment of Rules 7, 9A, 11A, 12A, proviso (1) of Rule 49 of the Official Secrets Act with the approval of the Home Committee may be authorised.

NOTE--Contn. Sheet

3)

App. F. III—2]

WD 0569—GP3—10,000—[illegible]-25

File No. 44 of 1925.

General and Revenue Secretariat

The Insurance Dept may publish the rules in due course for the information of the Insured.

Serial No.

7) In the cases of persons in para 2 of the paper under disposal, the Insured when they have once exercised their option of availing themselves of the benefits of the Special branch of the S-d Insurance Scheme should be regarded as coming under the rules of Compulsory insurance. The fact that in their case insurance was not obligatory before they exercised their option does not & need not make any difference after they have actually insured under the Special branch rules.

9) Draft order approving of the proposals contained in the Insurance Dept's letter under disposal is for consideration

Yesmy)

put up
30/9/25

10) Please put up Section 60 Ept Act as it now stands amended.

Mer 5/9/25

11) Please see N: 12 of copy put up.

By 5/9/25

LRR 11/9/25 12) Herewith put-up. Para (2) of the proposed amendments states "where an officer is bound to insure his life under the aforesaid rules he

NOTE—Cross Sh[illegible]

(4

Serial No

The officials referred to in ~~par~~ Rule 6 & Rule 30 are not bound to insure their lives in the official Branch. The rules permit such officials to insure in the official Branch and I therefore venture to think that the exemption conferred by the amended civil Procedure Code will not apply to them. If my view is approved the draft put up has to be amended.

Pz
14/9/25

Jud Secy)

13) I agree in the above view, but this is a legal point and we may take the advice of the Secy Law Dept. The question raised is this: Are insurances under rules 6 para 2, & 30 and those of ~~Branch~~ officers specified in the Insurance ~~Committee~~ Secy's letter entitled to freedom from court attachment according to the Law as now revised. These insurances are, no doubt, not official insurances in the sense of insurance on more than 10% of pay under rule 7 but they are not insurances which the officers concerned are 'bound' to effect' under the rules. I mean premia paid by them be called 'Compulsory premia'

The Secy Law Dept with comments

14/9/25

with Works Branch

Note—Contn. Sheet

C.37.25 Laws

21. SEP. 1925

Serial No

14) Officials in temporary service are only permitted to insure & are not bound by rules to insure their lives, the proposed amendment of the Rules has no application to them Copy

for Govt with Compts

Govt 1879

15) No opinion has been given re-insurances under Rule 30.

B 24/9

First Secy) 16) Please put up draft according to legal advice - The cases of officers coming under Rule 30 are the same, as they are not also bound to insure their lives. Govt 27.9.25

B

17) Draft submitted

1.10.25 18) Draft to be revised - Bring up

B 1.10.25

19) Since putting up the draft Some doubts were felt and the Dep. Secy insurance was therefore consulted.

20) The Dep Secy states that persons who insure under Rule 6 (2) may be temporary at the time they insure and they may subsequently become permanent and ~~the case~~ in

W-B.S.R 29.9.25

NOTE—Contn. Sheet

Serial No

permitting them to insure without giving them the benefit of 'non-attachment' all the difficulties that were felt in the case of optional insurance, the solutions to which were so complex that optional insurance was itself done away with, would again be felt in the case of these temporary officials. An assurance that would be attachable when the offl. was temporary would become non attachable when he becomes permanent and thus ~~reason complicated questions~~ complications would arise. It is perhaps desirable to do away with Rule 6 (2) altogether. Such officials may insure in the Pub. Branch which requires strengthening. After all ~~Case~~ of Temporary officials insuring are not likely to be many since in these hard days ~~no~~ subordinate officials are reluctant to part with any fraction of their pay even though it is for the ultimate benefit of themselves or their families.

21) Re—Rule 30 the Dep. Secy Stats that Palace officials are being treated as Govt servants ~~for~~ as regards all benefits of service and he anticipates objection from that quarter if the privilege is taken away.

22) Submitted for orders. The draft post up requires amendments ~~if~~ the

Serial No

previous orders are ~~cede~~ modified in the light of the above notes - An alternative draft is put up opposing the modifications proposed in our previous orders on the above two questions. We may perhaps agree

B
23/10/25

First Secy)

23) The case may be referred to the Secy Finance for ~~Opinion~~ opinion on points noted above

Sd/ 28/10/25

24) Forwarded unofficially with compliments to the Secretary, N. S. L. Insurance Committee for favour of opinion on the points noted above.

By order
C. Rama Rao
Jr Finl: Secy & Govt.

Recd 4-50 pm 28/10/25

28.10.25

No 7908 Encl. 1. file 5-11-25

GENL. & REV. SECTT. 5 NOV 1925 G. D. SECTION.

25) Returned with compliments with the intimation that the points raised form formidable objections to the passing of the general draft order as originally proposed. In the case of departments to which insurance is made wholesale optional, exemption from court attachment cannot be claimed under the recent amendmer to Section 60 C.P.C., but in the case of individual temporary employees in permanent pensionable departments who stand a fair chance of confirmation eventually, the Government may be pleased to order that the insurance effected by such temporary employees be regarded as part of the insurance which they will be bound to effect under the compulsory scheme when their tenure is made permanent and pensionable.

Serial No

Nevertheless, the Government may order the continuance of the benefits of State Life Insurance in the Official Branch as heretofore to the employees enumerated in para 2 of this office letter No.3539, dated 24th August 1925, though in their cases exemption under Section 60 C.P.C. is not extended.

4.11.25

Secretary, Govt. S.L.I.

26) Revised draft put up. For approval & orders

7/11

P.T.O.

Serial No

27) The abolition of optional insurance has necessitated the consideration of two more questions

(1) Under the existing rules, officers in temporary employ are permitted to insure ~~but~~ and insurance in their case is not obligatory. When these officers are transferred to permanent pensionable service, insurance becomes compulsory and the question arises how the insurance effected by them, while they were in temporary service, should be treated for purposes of immunity from court attachment.

and (2) Officers of the Electrical Department, of the Department of Industries & Commerce, of the piece work establishment of the Press and of Palace establishments are also permitted, under the present rules, to insure their lives in the official branch but insurance in their case is not compulsory.

28) There is no doubt about question No.(2). These are optional insurances and they can no longer enjoy the privilege of immunity from court attachment.

29) Insurances effected when officers are in temporary employ, are no doubt optional, and they cannot also have the coneession of immunity from court attachment. But in a large number of cases, officers who start as temporary employees, are subsequently taken into permanent pensionable service. As soon as they are entertained in permanent service, insurance becomes obligatory upon them and they cannot be expected to insure

Serial No

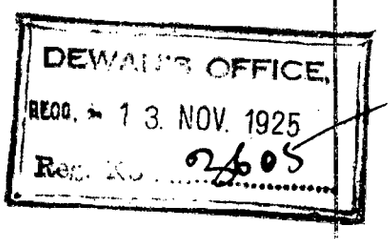
insure over again and the insurance already effected while in temporary service, will have to be regarded as part of the insurance they are compelled to effect when transferred to permanent service.

30) There are practical difficulties in determining in the case of a policy which for a part of the time is on the ~~p~~ optional footing and for part, on obligatory footing, what part of the amount assured by it should be subject to court attachments and what part freed from them. There are only two ways of solving this question: either to refuse permission to all temporary employees to insure, or, to treat the insurance effected by them while in temporary service as part of the obligatory insurance to be effected on transfer to permanent pensionable service and give it also the benefit of freedom from court attachment. The former alternative would not be fair, especially as the privilege of insuring their lives has been, so far, permitted to temporary employees. The latter alternative is reasonable; it is only an accident that an officer starts on a temporary footing to begin with ~~which~~ and consistently with the object with which freedom from court attachment is permitted for insurance amounts, it is only fair to treat an insurance effected while one is in temporary employ, in the same way as that which one has to effect on transfer to permanent service.

31) Para 2 of Rule 6 has, therefore, been so drafted as to permit of this privilege being

Serial No

Write to Govt to frame Insurance Rules



being attached to policies taken out by officers while they are in temporary employ and before they are transferred to permanent pensionable service.

32) A draft is put up in which the amendments proposed by the Insurance Committee are approved and the revision required in para 2 of Rule 6 is also indicated.

Dewan

Approved 17.

13/11/25

Done 13/11/25

12

The Secy to Govt Life Insurance Committee

Rule Committee & Text of the Committee, Mysore Gazette for publication

No: 2912-4 dated 23/11/25

Sanctions certain Amendments to the Insurance Rules consequent on the abolition of the System of optional insurance in the Official Branch

Put up draft

09021 G.F. 44-25-9

NO. 3539 Fue 1

Office of the Secretary,
Mysore State Life Insurance Committee,
Bangalore, 21st August 1925.

26. AUG. 1925

24. 8. 25

From

T. SATYARAJ CHETTY, Esq., B.A.,
Secretary, Mysore State Life Insurance Committee,
BANGALORE.

GENL. & REV. SECTION
Br. H
25. AUG. 1925
To
G. D. SECTION

D 8910

Rajakaryaprasakta Dewan Bahadur
M. N. KRISHNA RAO, Esq., B.A.,
Financial Secretary to the Government of
His Highness the Maharaja of Mysore,
BANGALORE.

S I R,

Adverting to G.O.No.Fl.6452-4/G.F.36-24-25, dated 28th May 1925 withdrawing optional insurance in the Official Branch, I have the honor to state that rules Numbers 7, 9A, 11A, 18A, and 19 para 4 of the Official Branch will with the approval of the Committee be amended accordingly as indicated in the draft amendments herein enclosed.

I am to add that in the case of employees mentioned in para 2 of Rule 6, Rule 30 and of the marginally noted departments,

1. Employees of the Cauvery Power Scheme. 2. Temporary Employees of the Public Works Department. 3. Members of the piece work establishment of the Government Press. 4. Temporary employees in Industries and Commerce Department.	though insurance is not obligatory, it is not optional insurance under Rule 7 to which alone it

is presumed that the Government Order referred to above applies. To prevent however misconception and any difficulties that may arise in future, I request the favour of specific orders of Government being communicated to me in the matter.

I have the honour to be,

S i r,

Your most obedient servant,

T. Satyaraj Chetty

SECRETARY,
INSURANCE COMMITTEE.

SV/21/8

Government having in their order No.Fl.6452-4/G.F. 36-24-25, dated 28th May 1925 withdrawn the optional insurance in the Official Branch the following amendments are proposed to be made in the rules.

RULE 8. Ten per cent. of the pay of the insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these Rules) ~~xxxx~~ shall be payable from the Mysore Revenues on the insured completing 55 years of age or at his death if earlier. Fractions of a rupee other than multiples of eight annas, shall be excluded in calculating the monthly premium (Fl. 6452-4/G.F.36-24-25, dated 28th May 1925.).

Rule 9A. to be deleted.

RULE 11A. An insured who is unable to continue payment of premiums for an Optional Insurance effected under the old rules may withdraw from such Optional Insurance either wholly or in part and in lieu of the Optional Insurance so withdrawn obtain either a paid-up-policy or surrender value calculated in the manner laid down in Rule 10. If however, the amount of a paid-up-policy is less than Rs.50/- no such policy will be issued and the case will be disposed of as one for payment only of a surrender value.

Delete

RULE 18A. ~~Every proposal for first insurance~~ shall be ~~accompanied by a detailed medical certificate~~.

This may also be omitted. These are not used now.

Rule 19 PARA 4. The Examining Medical Officer and the Senior Surgeon will be entitled to receive a fee of Rs.2/- and 1/- respectively payable by the Insurance Office for each detailed medical examination for first insurance, and Rs.3/- and Rs.1/8/0 respectively for such examination for further insurance required under Rule 22.

******

SV.

DEPUTY SECRETARY. 21/9/25

G.R.S. VI G 34]

SUBJECT.....

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Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the 192 .

Date of issue 23.11.25

Signed by Dr. B.S.B

Section G.F.

File No. 44-25

Serial No. 12.

Proceedings of the Government of His Highness the Maharaja of Mysore

Read—

Government Proceedings No. Fl.6452-4/G.F.36-24-25 dated 28th May 1925 abolishing the system of optional insurance in the Official Branch.

2. Letter No.3539 dated 24th August 1925 from the Secretary, Mysore State Life Insurance Committee, forwarding for approval draft amendments of the rules according to the above order.

May this be

i Printed ?

ii treated as a standing order ?

iii published in the Gazette, English Part ?

iv translated ?

v placed at the disposal of the press ?

vi published in the Gazette, Kannada Part ?

Order Thereon No. Fl. 2912-4/

Dated, Bangalore, 23.11. 1925.

The amendments proposed are approved.

2. Para 2 of Rule 6 also requires revision. Officers who insure their lives

lives while in temporary service and who are subsequently transferred to permanent pensionable service, have to be treated, for the purpose of Rule 6, in the same manner as those employed, from the beginning, in permanent service.

3. Rules 9 A. and 18 A. will be deleted and Rules 6, paras 2; 7; 11 A.; and 19, paras 4 and 5; as amended, are reproduced below:-

Rule 6, para 2:- Officials in the temporary service of whatever duration will also be permitted to insure in the Official Branch subject to the following conditions:-

(1) In case they cease to be in service within one year of such insurance, they shall not be allowed to elect any of the courses except No.1 under Rule 10;

(2) in case of their employment in permanent pensionable service, insurance, effected during their temporary service, shall be regarded as forming part of the insurance, they are bound to effect under this Rule, and as also if it had been effected if their services were permanent from the commencement.

Rule 7.- Ten per cent. of the pay of the insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these Rules) shall be payable from the Mysore Revenues

List of enclosures.

Copied by

Examined by

WD 1933—GPB—1,000,00—21-12-21

on

on the insured completing 55 years of age or at his death if earlier. Fractions of a rupee other than multiples of eight annas, shall be excluded in calculating the monthly premium. (Fl.6452-4/G.F.36-24-25 dated 28th May 1925.)

Rule 11 A.- An insured who is unable to continue payment of premiums for an optional insurance effected under the old rules, may withdraw from such optional insurance either wholly or in part and in lieu of the optional insurance so withdrawn obtain either a paid-up policy or surrender value calculated in the manner laid down in Rule 10. If, however, the amount of a paid-up policy is less than Rs 50, no such policy will be issued and the case will be disposed of as one for payment only of a surrender value.

Rule 19, para 4.- The Examining Medical Officer and the Senior Surgeon will be entitled to receive a fee of Rs 2/- and 1/- respectively payable by the Insurance Office for each detailed medical examination for first insurance and Rs 3/- and Rs 1-8-0 respectively for such examination for further insurance required under Rule 22.

17.11

Financial Secretary to Govt.

To

The Secretary, M.S.L.IN.Committee.
The Comptroller, Mysore Govt.
The Compiler, Mysore Gazette, for publication in Part I of the Gaze

Government of His Highness the Maharaja of Mysore.

FINANCIAL DEPARTMENT.

G. O. No. Fl. 2912-4—G. F. 44-25-12, dated 23rd November 1925.

Rules for the State Life Insurance.

Sanctions the amendments to certain ——.

READ—

Government Proceedings No. Fl. 6452-4—G. F. 36-24-25, dated 28th May 1925, abolishing the system of optional insurance in the Official Branch.

2. Letter No. 3539, dated 24th August 1925, from the Secretary, Mysore State Life Insurance Committee, forwarding for approval draft amendments of the rules according to the above order.

ORDER NO. FL. 2912-4—G. F. 44-25-12, DATED 23RD NOVEMBER 1925.

The amendments proposed are approved.

2. Para 2 of Rule 6 also requires revision. Officers who insure their lives while in temporary service and who are subsequently transferred to permanent pensionable service, have to be treated, for the purpose of Rule 6, in the same manner as those employed, from the beginning, in permanent service.

3. Rules 9 A, 18A and 19, para 5 will be deleted and Rules 6, para 2, 7, 11, A and 19, para 4 as amended, are reproduced below :—

Rule 6, para 2.—Officials in temporary service of whatever duration will be permitted to insure in the Official Branch subject to the following conditions:—

(1) In case they cease to be in service within one year of such insurance, they shall not be allowed to elect any of the courses except No. 1 under Rule 10 ; and

(2) In case of their employment in permanent pensionable service, insurance, effected during their temporary service, shall be regarded as forming part of the insurance they are bound to effect under this Rule, and also as if it had been effected were their services permanent from the commencement.

Rule 7.—Ten per cent of the pay of the insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these Rules) shall be payable from the Mysore Revenues on the insured completing 55 years of age or at his death, if earlier. Fractions of a rupee other than multiples of eight annas, shall be excluded in calculating the monthly premium. (Fl. 6452-4—G. F. 36-24-25, dated 28th May 1925.)

Rule 11 A.—An insured who is unable to continue payment of premia for an optional insurance effected under the old rules, may withdraw from such optional insurance either wholly or in part and in lieu of the optional insurance so withdrawn obtain either a paid-up policy or surrender value calculated in the matter laid down in Rule 10. If, however, the amount of a paid-up policy is less than Rs. 50, no such policy will be issued and the case will be disposed of as one for payment only of a surrender value.

No. Fl. 2912-4—G. F. 44-25-12, dated 23rd November 1925.

Rule 19, para 4. - The Examining Medical Officer and the Senior Surgeon will be entitled to receive a fee of Rs. 2 and 1, respectively, payable by the Insurance Office for each detailed medical examination for first insurance and of Rs. 3 and Rs. 1-8-0, respectively, for such examination for further insurance required under Rule 22.

M. N. KRISHNA RAO,
Financial Secretary to Government.

To—The Secretary, Mysore State Life Insurance Committee.
The Comptroller to the Government of Mysore.
The Compiler, *Mysore Gazette.*

Exd.—P. S. R. N.

W D 1115—GPB—580—4-12-25.